



U.S. Small Business
Administration

CENTRAL AND EASTERN
MISSOURI 2019-2020

Small Business

RESOURCE GUIDE

A photograph of a woman with long dreadlocks, wearing a blue t-shirt and a patterned skirt, smiling as she styles the hair of a customer sitting in a black salon chair. The customer is wearing a black and white tank top. The background shows a modern salon interior with green walls, a large mirror, and other people in the background.

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in Central and
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ON THE COVER Tameka Stigers,
photo courtesy of the SBA

Small
businesses
power our
economy.

The SBA
powers
small
businesses.

Whether you dream of transforming your business idea into a thriving company, growing your customer base, or expanding into new markets or locations, the SBA is here for you. We offer programs, expertise, and access to capital that will empower you to take your small business to the next level of success.

Stop by your local SBA office or visit [SBA.gov](https://www.sba.gov) to learn how you can move your business forward with confidence.



U.S. Small Business
Administration

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PUBLISHER

Nikki Bowman, nikki@newsouthmediainc.com

ASSOCIATE EDITORS

Pam Kasey, pam@newsouthmediainc.com

Jess Walker, jess@newsouthmediainc.com

DESIGNER

Hayley Richard, hayley@newsouthmediainc.com

OPERATIONS MANAGER

Holly Leleux-Thubron, holly@newsouthmediainc.com

ADVERTISING SALES DIRECTOR

Heather Mills, heather@newsouthmediainc.com

ADVERTISING SALES

Kelley McGinnis, Bryson Taylor

sba@newsouthmediainc.com

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WRITER/EDITOR

Becky Bosshart

(202) 205-6677

rebecca.bosshart@sba.gov

DIRECTOR OF MARKETING

Paula Panissidi Tavares

paula.tavares@sba.gov

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SBA St. Louis District Office

1222 Spruce St., suite 10.103

St. Louis, MO 63103

(314) 539-6600

sba.gov/mo/stlouis

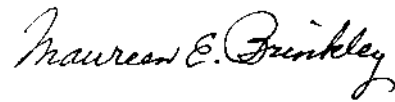
@SBA_StLouis

District Director Letter

Our team at the SBA St. Louis District Office is in the business of helping the American dream come true for entrepreneurs like you. We provide services and tools for those starting, growing, or expanding their business. This 2019-2020 edition of the Central and Eastern Missouri Small Business Resource Guide points you toward a network of resources in our area. You'll find local offices for SCORE, the nation's largest network of volunteer business mentors. You'll also find a contact list for Missouri Small Business Development Centers, our Veteran's Business Resource Center, the Grace Hill Women's Business Center, and the Central Missouri Women's Business Center.

This guide provides help with developing a business plan, access to capital, and certifications for those who wish to pursue government contracting. Our St. Louis team takes pride in helping entrepreneurs turn their business ideas into reality. Visit our office in St. Louis or connect to sba.gov/mo/stlouis.

Sincerely,



Maureen E. Brinkley
District Director



District Director

Maureen Brinkley
(314) 539-6609
maureen.brinkley@sba.gov

Deputy District Director

Tom Yochim
(314) 539-6615
thomas.yochim@sba.gov

Administrative Officer

Nicki Massie
(314) 539-6608
nicholson.massie@sba.gov

Business Opportunity Specialist

Gary Alexander
(314) 539-6612
gary.alexander@sba.gov

Economic Development Specialists

Trish Freeland
(314) 539-6606
patricia.freeland@sba.gov

Nicki Massie
(314) 539-6608
nicholson.massie@sba.gov

Angie Wells
(314) 539-6613
angela.wells@sba.gov

Lead Lender Relations Specialist

Tom Daiber
(314) 539-6614
thomas.daiber@sba.gov

Regional Export Finance Manager

Larry Cresswell
(314) 540-7587
larry.cresswell@sba.gov

LOCAL BUSINESS ASSISTANCE

How We Did It

Made to Last

Joyce and Jerado Reynolds used SBA support to succeed.

WRITTEN BY MICAELA MORRISSETTE



Reynolds Welding & Fabrication has grown steadily, building a loyal customer base, since Jerado Reynolds founded the company in 2005.

“At first the company was just Jerado,” recalls his wife and co-owner, Joyce Reynolds. “Then it was him and me part time.” During the day she worked as a nurse and spent her evenings doing all the company’s paperwork. The Reynolds sank everything they earned into the business—money, time, and energy. She remembers with pride helping Jerado weld a stair railing at a local school. Her son later attended that same school, and she watched her child and others using the rail, benefiting from the hard work the couple did together. It was then Joyce decided as much as she loved her day job, she wanted to devote herself full time to the family business in Windsor, Connecticut. She wanted to work side-by-side with her husband, fully focused on administration and business growth. As they both hoped, word of mouth spread; clients made referrals. Joyce was soon overwhelmed with paperwork. They brought on two employees—doubling up in the busy seasons. They were able to maintain four full-time employees by 2009. After this, Joyce says, they saw that “things were not moving.” She wanted to scale up.

Challenge

The company wasn’t growing in part because it wasn’t certified with the state department of transportation or prequalified with the Connecticut State Department of Administrative Services, Joyce says. She decided to tackle the certification problem full time, leaving her nursing career. This was the change she’d been wanting to make, but since her background was in health care, Joyce didn’t feel fluent in the languages of construction or business. Joyce wanted to learn, and she had incentive: they needed the certifications to bid on bigger jobs. “Never be afraid to ask questions,” she says. Joyce needed to find people with answers.

Solution

She and Jerado connected with the University of Hartford Entrepreneurial Center & Women’s Business Center, an



SBA Resource Partner, where “from day one it was, Eureka! Everyone wanted to see us win.” Women entrepreneurs receive essential business counseling and training from this national network of community-based centers. Most helpful was the detailed personal attention available through free one-on-one business counseling. Joyce also learned about workshops offered by providers like the Metropolitan District, a Connecticut nonprofit municipal corporation offering water and sewer services. At a meet-and-greet, Joyce understood how much the SBA could help her business. An SBA professional walked Joyce through the extensive paperwork and, crucially, helped her register the company in the System for Award Management (sam.gov), positioning the company for new federal contracts.

“Resources like the Entrepreneurial Center and the SBA will train you from bottom to top,” Joyce says. “They have finance classes that open your eyes regarding taxes. You’ll learn how to register your business. They’ll help with a contract or your website or accountability statements. Everything!”

Before the SBA, Reynolds Welding attempted the DOT certification on five separate occasions, always falling short because the process was so complicated. Joyce secured the certification with SBA guidance on the first attempt.

Benefit

Reynolds Welding now employs more than 15 workers, constructing stairs, rails, structural beams, and columns throughout the region. Jerado is working

5 Tips for Success

Find a great business mentor.

To find your local SBA office and resource partners in your area, visit sba.gov/localresources.

Have a healthy view of competition.

We’re not always competing. We’re a competitor, but if a similar business has extra work, they’ll send it to us and vice versa. That’s the relationship to have.

Record everything you do.

Navigating business relationships in this age means keeping an email record of everything you do. Leave a clear paper trail.

Sacrifice to ensure quality.

We don’t cut corners. Sometimes you have to lose money to do quality work—it’s rough, but nothing is more important.

Seek SBA assistance to see if you qualify for business certifications.

We used to look for jobs. Now that we’re on the SBA Subcontracting Network database, SubNet, and sam.gov, we have a continuous flow of contractors reaching out to us.

on two bridges—a lifelong dream. Joyce continues to move forward, getting Reynolds qualified for the SBA 8(a) Business Development Program, which provides free business development education to small businesses so they can better compete in the public sector. “When I came on full time, I set a goal for what I would like for the company, and I’ve achieved 80% of that,” Joyce says. When she secures 8(a) certification for Reynolds, she’ll have hit all her objectives. Then, she admits, she’ll probably come up with some new ones. ■

SBA Resource Partners

No matter your industry, location, or experience, if you have a dream, the SBA is here to help you achieve it. Our SBA Resource Partners offer mentoring, counseling, and training to help you startup and thrive at all stages of the business life cycle. These independent organizations operating across the United States and U.S. territories are funded through SBA cooperative agreements or grants.

SMALL BUSINESS DEVELOPMENT CENTERS

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**Small Business
Development Centers**

Achieve your dream of business ownership and remain competitive in an ever-changing global economy with assistance from your local SBDC. Access free counseling and free or low-cost training on topics like regulatory compliance, technology development, and international trade. Find an SBDC adviser at sba.gov/sbdc.

SCORE

300+

SCORE chapters

Join the ranks of other business owners who have experienced higher revenues and increased growth thanks to SCORE, the nation's largest network of volunteer business mentors. Experienced executives share real-world knowledge to fit your busy schedule. SCORE mentors are available for free as often as you need, in person, via email or over video chat. Find a mentor at sba.gov/score.

WOMEN'S BUSINESS CENTERS

100+

**Women's Business
Centers**

Women entrepreneurs receive essential business counseling and training from this national network of community-based centers. Each center tailors its services to help you navigate the challenges women often face when starting or growing a business. To learn about SBA resources for women visit sba.gov/women.

VETERANS BUSINESS OUTREACH CENTERS

20+

**Veterans Business
Outreach Centers**

Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. Receive procurement guidance to better compete for government contracts. VBOCs also serve active duty service members, National Guard or Reserve members, veterans of any era, and military spouses.

Our Local SBA Resource Partners

SBA's Resource Partners are independent organizations funded through SBA cooperative agreements or grants.



SCORE

Visit sba.gov/score to start working on your business goals. Contact your local office to schedule an appointment.

St. Louis Chapter 21

Co-Chairs Mark Klipsch and Tina O'Toole
Robert A. Young Federal Building
1222 Spruce St., suite 10.103
St. Louis
(314) 539-6601
stlouis.score.org

Kirkwood Branch

Commerce Bank
300 N. Kirkwood Road
(866) 726-7340 option 2

St. Charles Branch

Economic Development Center
5988 Mid Rivers Mall Drive
St. Charles
(866) 726-7340 option 4

Arthur and Sandra Johnson, owners of 21 Short Stop in Georgia, received assistance from their local Small Business Development Center and SCORE chapter.

Missouri Small Business Development Centers

SBDC at Lincoln University

Lauren Carter
917 Leslie Blvd.
Jefferson City
(573) 681-6075
sbdc.missouri.edu

SBDC and Tech Center at Missouri University of Science & Technology

Director Keith Strassner
900 Innovation Drive, suite 145
Rolla
(573) 341-4690
ecodevo.mst.edu/info/sbtdc

SBDC at Moberly Area Economic Development Corp.

Lindsey McCormick
115 N. Williams St.
Moberly
(660) 263-8811
moberly-edc.com

SBDC at Southeast Missouri State University

Jakob Pallesen
920 Broadway
Cape Girardeau
(573) 651-2929
engage.semo.edu

SBDC in Northeast Region

Carolyn Chrisman
315 S. Franklin St.
Kirksville
(660) 665-3348
sbdc.missouri.edu

SBDC Lead Center

State Director Greg Tucker
410 S. Sixth St.
217 Engineering Building North
Columbia
(573) 884-1555
sbdc.missouri.edu

SBDC and Tech Center at University of Missouri

Mark Christian
410 S. Sixth St.
W1026 Laffer Hall
Columbia
(573) 884-8087
sbdc.missouri.edu

St. Charles Economic Development Center satellite office

Justin Schulz
5988 Mid Rivers Mall Drive
St. Charles
(636) 229-5276
edcscc.com/startup-assistance

SBDC and Tech Center in St. Louis Region

Director Lynette Watson
911 Washington Ave., suite 813
St. Louis
(314) 241-1005
sbdc.missouri.edu

St. Louis Economic Partnership satellite office

Colleen Mulvihill
7733 Forsyth Blvd., suite 2200
St. Louis
(314) 615-7663
sbdc.missouri.edu

Veterans Business Outreach Center

Veteran entrepreneurs or small business owners can receive business training, counseling and mentoring, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. This is also the place to receive procurement guidance, which can help your business better compete for government contracts.

Director Darcella Craven
911 Washington Ave., suite 705
St. Louis
(314) 531-8387
vetbiz.com



Women's Business Centers

Grace Hill Women's Business Center

Program Director Alyce Herndon
6722 Page Ave.
St. Louis
(314) 584-6700
gracehillwbc.org

Missouri Women's Business Center

Program Director Jessie Yankee
500 E. Walnut St., suite 103
Columbia
(573) 818-2980
mowbc.org



Your Advocates

The SBA's offices of advocacy and ombudsman are independent voices for small business within the federal government.

To report how a proposed federal regulation could unfairly affect you, find your regional SBA advocate at **sba.gov/advocacy**.

To submit a comment about how your business has been hurt by an existing regulation, visit **sba.gov/ombudsman/comments**

Advocacy

When you need a voice within the federal government for your interests as a small business owner, the SBA's regional advocates are here to assist. The advocates analyze the effects of proposed regulations and consider alternatives that minimize the economic burden on small businesses, governmental jurisdictions, and nonprofits. Find your regional advocate at **sba.gov/advocacy**.

Your advocate helps with these small business issues:

- » if your business could be negatively affected by regulations proposed by the government
- » if you have contracting issues with a federal agency

- » when you need economic and small business statistics

The SBA's Office of Advocacy also independently represents small business and advances its concerns before Congress, the White House, federal agencies, federal courts, and state policy makers.

Ombudsman

Entrepreneurs who have an issue with an existing federal regulation or policy can receive assistance from the SBA's national ombudsman.

The ombudsman's office helps you:

- » resolve regulatory disputes with federal agencies

- » reduce unfair penalties and fines
- » seek remedies when rules are inconsistently applied
- » recover payment for services done by government contractors

Make your voice heard by participating in a Regional Regulatory Enforcement Fairness Roundtable or a public hearing hosted by the SBA's national ombudsman. These events are posted periodically on the ombudsman website, **sba.gov/ombudsman**.

To submit a comment or complaint through the online form, visit **sba.gov/ombudsman/comments**. Your concerns will be directed to the appropriate federal agency for review. The SBA will collaborate with you and the agency to help resolve the issue.



Adriana Medina, owner of Fuerte Fitness, in Seattle, WA, received counseling from a SCORE mentor and a Women's Business Center adviser.

COURTESY OF THE SBA

How to Start a Business in Missouri

Thinking of starting a business? Here are the nuts & bolts.

The Startup Logistics

Even if you're running a home-based business, you will have to comply with many local, state, and federal regulations. Do not ignore regulatory details. You may avoid some red tape in the beginning, but your lack of compliance could become an obstacle as your business grows. Taking the time to research regulations is as important as knowing your market. Carefully investigate the laws affecting your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties, and jeopardize your business.

Market Research

Need to do research on your clients and location? View consumer and business data for your area using the Census Business Builder: Small Business Edition, <https://cbb.census.gov/sbe>. Filter your search by business type and location to view data on your potential customers, including consumer spending, and a summary of existing businesses, available as a map and a report.

Business License & Zoning

Licenses are typically administered by a variety of state and local departments. It is important to consider zoning regulations when choosing a site for your business. Contact the local business

license office where you plan to locate your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district.

Name Registration

Register your business name with the county clerk where your business is located. If you're a corporation, also register with the state. Search the Secretary of State's database online to see if the name you'd like to use is available: bsd.sos.mo.gov.

Taxes

As a business owner, you should know your federal tax responsibilities and make some business decisions to comply with certain tax requirements. The IRS Small Business and Self-Employed Tax Center, go.usa.gov/xPxYR, offers information on a variety of topics including: obtaining an Employer Identification Number, paying and filing income tax, virtual workshops, forms, and publications.

As the IRS continues to implement some of the Tax Cuts and Jobs Act provisions, your tax obligations may change. Visit the Tax Reform Provisions that Affect Businesses page on irs.gov for the latest tax reform updates that affect your bottom line.



COURTESY OF THE SBA

An O'Fallon Casting Inc. employee at work in O'Fallon, MO. General Manager Vince Gimeno grew his business thanks to the Small Business Innovation Research Program.

» Eastern Missouri IRS Tax Assistance Centers

Cape Girardeau
137 S. Broadview
(573) 334-1552

Chesterfield
1122 Town and Country Commons
(636) 255-1599

Jefferson City Virtual Assistance by appointment only
(844) 545-5640

St. Louis
1222 Spruce St.
(314) 339-1950

» State Taxes

The **Taxation and Revenue Department** is charged with the task of collecting tax dollars and distributing them according to state law.

Missouri Department of Revenue Taxation Division

Harry S. Truman Office Building
301 W. High St., room 102
Jefferson City
(573) 751-5860

dor.mo.gov/contact/business

Social Security

If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments, and/or file quarterly reports about payroll taxes and other mandatory deductions. You can contact the IRS or the Social Security Administration for information, assistance, and forms, at (800) 772-1213 or visit **socialsecurity.gov/employer**.

You can file W-2s online or verify job seekers through the Social Security Number Verification Service.

Employment Eligibility Verification

The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Service offers information and assistance through **uscis.gov/i-9-central**. For forms call (800) 870-3676. For the employer hotline call (888) 464-4218 or email I-9central@dhs.gov.

E-Verify, operated by the Department of Homeland Security in partnership with the Social Security Administration, electronically verifies the Social Security number and employment eligibility information reported on Form I-9. It's the quickest way for employers to determine the employment eligibility of new hires. Visit **e-verify.gov**, call (888) 464-4218 or email e-verify@dhs.gov.

Health & Safety

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees. Visit **dol.gov** for information. The Occupational Safety and Health Administration provides information on the specific health and safety standards used by the U.S. Department of Labor. Call (800) 321-6742 or visit **osha.gov**.

» Missouri OSHA

Robert A. Young Federal Building
1222 Spruce St. suite 9.104
St. Louis
(314) 425-4249

3315 W. Truman Blvd., room 205
Jefferson City
(573) 751-3403
labor.mo.gov

» **State Department of Labor**

3315 W. Truman Blvd., room 205
Jefferson City
(573) 751-3403

» **Missouri Division of Workers' Compensation**

3315 W. Truman Blvd.
(573) 526-5757
labor.mo.gov/injured-workers

Employee Insurance

Check with your state laws to see if you are required to provide unemployment or workers' compensation insurance for your employees. For health insurance options, call the Small Business Health Options Program at (800) 706-7893 or visit healthcare.gov/small-businesses/employers.

Department of Labor Association Health Plans allow small businesses, including self-employed workers, to band together by geography or industry to obtain healthcare coverage as if they were a single large employer. For information, visit dol.gov/general/topic/association-health-plans.

» **Missouri's Health Insurance Exchange**
healthcare.gov/small-businesses/shop-rates/missouri

Environmental Regulations

State assistance is available for small businesses that must comply with environmental regulations under the Clean Air Act. State Small Business Environmental Assistance programs provide free and confidential assistance to help small business owners understand and comply with complex environmental regulations and permitting requirements. These state programs can help businesses reduce emissions at the source, often reducing regulatory burden and saving you money. To learn more about these free services visit nationalsbeap.org/states/list.

Accessibility and ADA Compliance

For assistance with the Americans with Disabilities Act, call the ADA Center at (800) 949-4232 or the Department of Justice at (800) 514-0301. Direct questions about accessible design and the ADA standards to the U.S. Access Board at (800) 872-2253, TTY (800) 993-2822, ta@access-board.gov or visit access-board.gov.

Child Support

Employers are essential to the success of the child support program and are responsible for collecting 75% of support nationwide through payroll deductions. The Office of Child Support Enforcement at Health and Human Services offers employers step-by-step instructions for processing income withholding orders for child support. Download the fact sheet about the Employer's Role in the Child Support Program at the Office of Child Support Enforcement's website at acf.hhs.gov/programs/css > **employer responsibilities**. You can also find information about other employer responsibilities and tools that can make meeting those responsibilities easier, such as electronic income withholding orders and the Child Support Portal. Send questions to employerservices@acf.hhs.gov.

» **Missouri Department of Social Services**

Family Support Division
Jefferson City
(855) 373-4636

Intellectual Property

Patents, trademarks, and copyrights are types of intellectual property that serve to protect creations and innovations. The United States Patent and Trademark Office is the federal agency that grants U.S. patents and registers trademarks. For information and resources about U.S. patents and federally registered trademarks consult uspto.gov. Call the patent and trademark office help center at (800) 786-9199 or visit the Elijah J. McCoy Midwest Regional Office in Detroit, Michigan, uspto.gov/detroit.

A patent for an invention is the grant of a property right to an inventor, issued by the U.S. patent office. The right conferred by the patent grant is the right to exclude others from making, using, offering for sale, or selling the invention in the United States or importing the invention into the country. For information visit uspto.gov/inventors.

There are three types of patents:

- Utility patents may be granted to anyone who invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement.
- Design patents may be granted to anyone who invents a new, original, and ornamental design for an article of manufacture.
- Plant patents may be granted to anyone who invents or discovers and asexually reproduces any distinct and new variety of plant, other than a tuber propagated plant or a plant found in an uncultivated state.

A trademark or service mark includes any word, name, symbol, device, or any combination, used or intended to be used to identify and distinguish the goods/services of one seller or provider from those of others and to indicate the source of the goods/services. Trademarks and service marks may be registered at both the state and federal level. The U.S. Patent and Trademark Office only registers federal trademarks and service marks. Federally registered trademarks may conflict with and supersede those registered only at the state level. Visit uspto.gov/trademarks.

» **State Trademarks**

Missouri Office of the Secretary of State
St. Louis Patent and Trademark Center
(Inside St. Louis Public Library)
1301 Olive St.
(314) 539-0390
sos.mo.gov/business/trademarkfaqs

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» **U.S. Copyright Office**

U.S. Library of Congress
James Madison Memorial Building
101 Independence Ave. SE
Washington, DC
(202) 707-3000 or toll free (877) 476-0778
copyright.gov



▲ HOW THE SBA HELPED US SUCCEED

Margot Adam Langstaff, left, and Elisa Hamill, right, sought assistance from their local Veterans Business Outreach Center, which helped them better compete for government contracts. LifeHealth of Littleton, CO has expanded to more than 30 states with offices in Washington, DC and San Antonio, TX. Their clients include the Department of Defense, the National Guard, and the Indian Health Service. They also expanded their business using an SBA-backed line of credit for \$350,000. Margot started her career as an Army medic, eventually running one of the largest outpatient clinics in the Northeast at Ft. Devens, MA.



Opportunities for Veterans

Members of the military community can start and grow their small businesses with the help of SBA programs.

Need entrepreneurship training?

In Boots to Business, you explore business ownership and other self-employment opportunities while learning key business concepts. You will walk away with an overview of entrepreneurship and applicable business ownership fundamentals, including how to access startup capital using SBA resources. Boots to Business is conducted on all military installations as part of the Department of Defense's Transition Assistance Program.

Who's eligible?

Service members transitioning out of active duty and military spouses. Are you a veteran or member of the National Guard or Reserve or a military spouse? Boots to Business: Reboot teaches this entrepreneurship curriculum off base and in local communities. Register for either B2B program at <https://sbavets.force.com>.

For women veterans

Receive entrepreneurial training geared toward women veterans, service members, and spouses of service members through these SBA-funded programs:

- » Veteran Women Igniting the Spirit of Entrepreneurship in Syracuse, New York
- » LiftFund in San Antonio, Texas

For service-disabled veterans

Learn how to start and grow a small business using these SBA-funded programs:

- » Entrepreneurship Bootcamp for Veterans with Disabilities in Syracuse, New York
- » Veterans Entrepreneurship Program at the Riata Center for Entrepreneurship, Spears School of Business, Oklahoma State University in Stillwater, Oklahoma
- » Veteran Entrepreneurship Jumpstart at St. Joseph's University in Philadelphia, Pennsylvania
- » Dog Tag Inc., affiliated with Georgetown University in Washington, DC

Need financing?

Loan Fee Relief

To encourage lending to members of the military community who want to start or grow their business, the SBA reduces upfront guarantee fees on select loans. That means the cost savings will be passed down to you, the eligible veteran or qualifying military member. Ask your local SBA district office or SBA Lender about the Veterans Advantage program.

Have an employee who was called to active duty?

You may receive funds that enable your business to meet ordinary and necessary operating expenses when an essential employee is called up to active duty in the military reserve. Ask your local SBA district office or SBA Lender about the Military Reservist Economic Injury Disaster Loan.

Interested in contracting?

Veteran-owned and service-disabled veteran-owned small businesses interested in federal contracting receive training from the Veteran Institute for Procurement, which offers a platform with three training programs to assist veterans. Visit nationalvip.org.

VIP Start

Enter the federal market and become ready for procurement. Nearly 200 veteran-owned businesses from 29 states plus Washington, DC have graduated from the program.

VIP Grow

Strategize to expand and operate within the federal marketplace. More than 700 veteran-owned businesses from 42 states plus DC and Guam have graduated from this program.

VIP International

Enter or expand your federal and commercial contracting opportunities overseas.

Get certified

Learn about the service-disabled veteran-owned small business certification program on page 49.

For more assistance

Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. For veterans business information visit sba.gov/veterans.

Entrepreneurial Opportunities

Regional Innovation Clusters

Create jobs and grow the economy through an SBA Regional Innovation Cluster.

Who should join

Small businesses driving innovation in one of these tech industries:

- advanced composites
- agTech
- bioscience
- food processing
- data sciences
- medical sciences
- power and energy
- unmanned aerial systems
- water tech
- wood products

How it works

Each industry cluster is based in a geographic region. Your small business must be located in or near that region in order to join the cluster. For example, the AgLaunch Initiative cluster, which focuses on agricultural technology, is located in the Tennessee area. A small agTech business in or near Tennessee will connect with other agTech suppliers, service providers, and related institutions through that innovation cluster.

How it benefits you

Network with other industry innovators and connect with resources that will help your small business find funding. You'll also receive guidance on how to better compete for government contracts and other opportunities so you can grow and expand. Receive free technical and legal assistance to develop your tech and get it to market for government and industry buyers.

Get involved

Find an SBA Regional Innovation Cluster near you by visiting sba.gov/localassistance. Select the regional innovation clusters on the drop-down menu.

Online Resources

Find free short courses and learning tools to start and grow your small business at sba.gov/learning. The free SBA Online Learning Center is a great resource for every entrepreneur, especially rural business owners looking for easy access to vital business training.



Courses include:

- writing your business plan
- buying a business
- financing options
- digital and traditional marketing to win customers
- disaster recovery
- understanding your customer

Native American Workshops

Tribal enterprises and business organizations can receive training at an SBA Entrepreneurial Empowerment Workshop. These workshops cover business concepts important for starting, growing, or expanding a small business. RedWind instructors identify and help participants avoid common pitfalls. Learn how to prepare a business plan, gain access to capital, and basic book keeping. Request a workshop in your area by visiting nativesmallbusiness.org.

SBA Regional Innovation Clusters



1 Autonomous & Unmanned Systems Cluster – Emerging Tech Ventures

2 The Ozarks Cluster – Startup Junkie
(Industry focus: Food processing, supply chain, & logistics)

3 The Water Council Cluster

4 Marine Industry Science & Technology Cluster

5 BioSTL: St. Louis Biosciences Cluster

6 Oklahoma-South Kansas Unmanned Aerial Systems Cluster

7 The Appalachian Ohio Wood Products Cluster

8 Conductor RIC in Healthcare, Education & Data/Decision Sciences – Startup Junkie Consulting

9 Integrative Business Services Inc.
(Industry focus: Optics)

10 Great Plains Technology & Manufacturing Cluster

11 Montana Bioscience Cluster – Montana Technology Enterprise Center

12 AgLaunch Initiative

13 Utah Advanced Material Manufacturing Initiative

14 Defense Alliance - LSI Business Development Inc. (Industry focus: Advanced Power and Energy)

Write your Business Plan

Your business plan is the foundation of your business. Learn how to write a business plan with the help of an SBA Resource Partner.



Business plans help you run your business.

A good business plan guides you through managing your business. You'll use your business plan as a roadmap for how to structure, run, and grow your new business.

Business plans can help you get funding or bring on new business partners. Investors want to see a return on their investment. Your business plan is the tool you'll use to convince people that working with you—or investing in your company—is a smart investment. Brain storm with a business counselor (visit one of our SBA Resource Partners detailed on page 8) and write a **traditional business plan**, which uses a standard structure and detailed sections. Once you've got it all down, you can then condense it to a lean startup business plan, which typically contains key points on only one page.

TRADITIONAL BUSINESS PLAN FORMAT

When you write your business plan, you don't have to stick to the exact business plan template. Instead, use the sections that make the most sense for your business and your needs.

Executive Summary

Briefly summarize your company and why it will be successful. Include your mission statement, your product or service, and basic information about your company's leadership team, employees, and location. You should also include financial information and high-level growth plans if you plan to ask for financing.

Company Description

Go into detail about the problems your business solves. Be specific as to audience and location. List out the consumers, organizations, or businesses your company plans to serve.

Explain the competitive advantages you have that will make your business successful. Are there experts on your team? Have you found the perfect location? Your company description is the place to boast about your strengths.

Market Analysis

Demonstrate a solid understanding of your industry outlook and target market. This is where it pays to partner with an experienced business counselor from your local Small Business Development Center, SCORE, Women's Business Center, or Veterans Business Outreach Center—all these SBA Resource Partners provide free or low-cost business assistance. Competitive research will show what other businesses are doing and their strengths. In your market research, look for trends and themes. What do successful competitors do? Why does it work? Can you do it better? Now's the time to answer these questions.

Organization and Management

Explain how your company will be structured and who will run it.

Describe the legal structure of your business. State whether you have or intend to incorporate your business as a C or an S corporation, form a general or limited partnership, or if you're a sole proprietor or limited liability company.

Want to see an example of a business plan?

View examples of business plans at [sba.gov/business-guide/plan/write-your-business-plan-template](https://www.sba.gov/business-guide/plan/write-your-business-plan-template)

TRADITIONAL BUSINESS PLAN CHECKLIST

- ☐ Executive summary
- ☐ Company description
- ☐ Market analysis
- ☐ Organization and management
- ☐ Service or product line
- ☐ Marketing and sales
- ☐ Funding request
- ☐ Financial projections
- ☐ Appendix

Use an organizational chart to show the hierarchy. Explain how each person's experience will contribute to the success of your venture. Consider including CVs of key members.

Service or Product Line

Describe what you sell or what service you offer. Explain how it benefits your customers and the product lifecycle. Share your plans for intellectual property, like copyright or patent filings. If you're doing research and development for your service or product, explain it.

Marketing and Sales

Your marketing strategy should evolve and change to fit your needs in each context.

Describe how you'll attract and retain customers. Show how a sale will actually happen. You'll refer to this section later when you make financial projections, so be thorough.

Funding Request

If you're asking for funding, outline your funding requirements. Specify whether you want debt or equity and the terms you'd like. Your goal is to clearly explain how much funding you'll need over the next five years and how the investment will be used.

Specify if you need funds to buy equipment or materials, pay salaries, or cover specific bills until revenue increases. Explain how you'll pay off the debt.

Financial Projections

Supplement your funding request with a prospective financial outlook for the next five years. Show how your business will be a financial success.

If your business is already established, include income statements, balance sheets, and cash flow statements for the last three to five years. List collateral you could put against a loan.

Include forecasted income statements, balance sheets, cash flow statements, and capital expenditure budgets. For the first year, be even more specific and use quarterly—or even monthly—projections. Make sure to clearly explain your projections and match them to your funding requests.

Use visual organization tools--graphs and charts—to tell your business's financial story.

Appendix

Here you'll attach supporting documents or other requested materials. Common items to include are credit histories, CVs, product pictures, letters of reference, licenses, permits, patents, legal documents, and other contracts.

LEAN STARTUP PLAN FORMAT

Write a lean startup plan if requested from an investor, or if your business is relatively simple or you plan to regularly change and refine as you go.

Lean startup plans use more visual organization tools and only a handful of elements to describe your company's value proposition, infrastructure, customers, and finances. They're useful for visualizing your company's fundamental facts. Your business counselor can help you edit down into the Business Model Canvas, used here—the most well known style, or another lean startup template.

Key Partnerships

Note the other businesses you'll work with--suppliers, manufacturers, subcontractors, and similar strategic partners.

Key Activities

List the ways your business will gain a competitive advantage. Will you sell direct to consumers or use technology to tap into the sharing economy?

Key Resources

List resources you'll leverage to create value for your customer. Your most important assets include staff, capital, or intellectual property. Leverage business resources that might be available to women, veterans, Native Americans, and HUBZone-certified businesses.

Value Proposition

Make a clear and compelling statement about the unique value your company brings to the market.

Customer Relationships

Describe how customers will interact with your business. Think through the customer experience from start to finish. Is it automated or personal? In person or online?

Customer Segments

Name your target market. Your business won't be for everybody; it's important to have a clear sense of who you serve.

Channels

List the most important ways you'll talk to your customers.

Cost Structure

Will your company focus on reducing cost or maximizing value? Define your strategy, then list the most significant costs you'll face.

Revenue Streams

Explain how your company makes money: direct sales, memberships fees, selling advertising space? If your company has multiple revenue streams, list them all.

LEAN STARTUP PLAN CHECKLIST

- | | |
|---|--|
| <input type="checkbox"/> Key partnerships | <input type="checkbox"/> Customer segments |
| <input type="checkbox"/> Key activities | <input type="checkbox"/> Channels |
| <input type="checkbox"/> Key resources | <input type="checkbox"/> Cost structure |
| <input type="checkbox"/> Value proposition | <input type="checkbox"/> Revenue streams |
| <input type="checkbox"/> Customer relationships | |

10 Tips

to Help You Build and Grow a Stand-Out Small Business Brand

Build a better business with these time-tested tips.



Elliot Henry, who received SBA-backed 7(a) and 504 loans, runs Unlimited Water Processing in St. Louis, MO.

The United States loves small businesses. That's according to a survey by the Pew Foundation reported by Small Business Trends, smallbiztrends.com, which found that 71% of Americans view small business more favorably than any other institutions, including religious organizations.

Why is this? Well, small businesses are seen as a positive influence. But it's more than that.

Small businesses are in a unique position to create valuable customer experiences. Their products and services are often

niche, the target customer is very defined. Business operations are agile and unconstrained by corporate rules and processes. Small businesses are also trusted for their integrity, community engagement, and customer service. When was the last time you called a small business and got put through to an automated call center? These things come together to create a hugely competitive value proposition, the linchpin of your brand.

But what can you do to leverage these experiences and grow the appeal of your brand without breaking the bank?

1 What is Your Brand?

It's important to understand that your brand is much more than your logo, merchandising or products. It is all the experiences customers have with your business, including the visual elements of your business. It also includes what you do, how you do it, customer interactions, and your marketing. All of these elements help establish the trust and credibility of your business.

2 Stand Out

If your brand is going to be strong, you need to be able to pinpoint what makes you different from competitors. A SCORE mentor, sba.gov/score, can help you use competitive differentiators to build your business brand. Don't forget to weave your differentiators into your company's messaging and marketing.

3 Have Great Products and Services

Word of mouth is often a small business's greatest lead generator, so having great products and services that people talk about is a critical part of your brand. Even the most outgoing and charming small business owner is not going to succeed in bringing customers back unless the product or service they provide delivers and exceeds expectations. Don't lose sight of your product, keep refining it, testing new offerings, and making sure you always put product first.

4 Make Sure Your Customers Know the Face Behind the Product

One of the biggest reasons that small businesses fail is because of the persistent absence of the business owner. You only need to look at a few episodes of business makeover TV shows to witness what can go wrong when a business is left to run itself. Without an actively engaged owner, employees lose motivation and structure, which can quickly lead to sloppy service, a poor product, and customer churn. Yes, your business needs to be able to function without your constant presence, but it's important to strike a balance. Find ways to make sure your customers know you and connect with the face behind the business. Businesses thrive when the energy of the owner is present.

5 Get Your Name and Logo Right

It's important to get this right the first time because changing your name and logo later can be costly. Your logo and name should be easily recognizable and reflect the nature and tone of your business as well as appeal to your target market. I'm a dog owner, and two of my absolute favorite small businesses cater to pet owners: my local provider of dog walking services and a healthful pet food store. When I see their logos, it makes me feel good; I feel an affinity with them. That's what you need to shoot for.

6 Have a Distinct Voice

A great way to ensure your distinct brand message is delivered consistently across your business is to focus on how you and your employees interact and communicate with customers in person, on the phone, and on social media. Not sure what your "voice" should be? Look to other brands. What do they do that you'd like to emulate? How do they greet and interact with you? What is it they do that makes you feel good about doing business with them?

7 Build Community Around What you Do

A successful brand is one trusted and respected by customers. Building a strong community online and off can help you achieve this. You don't have to spend a lot of money to do this. In fact, many successful brands concentrate almost exclusively in online and offline community building. Offline participation in community activities, such as local events, fundraisers, and charities, as well as hosting your own events, such as workshops or loyal customer events, can all help you build community and extend the trust your brand has earned.

8 Be an Advocate for Your Business—Not Just a Salesman

You don't have to be the greatest salesman to succeed in business. Selling takes many forms, and being a brand advocate gets them. For example, many small business owners strive to be the number one salesman, the number one cheerleader, and the number one fan of their own business. If you are passionate about your business, be an advocate for it. Invite people in!

9 Be Reliable

Letting your customers down by failing to live up to your own promises and brand standards can be particularly harmful for small businesses that depend heavily on referrals. The foundation of brand loyalty lies in great service; a happy customer is a loyal customer. Make sure you aren't making promises that you can't keep, whether you run a pizza business and pledge to deliver within 30 minutes, or you're a painting contractor who promises to start a job on a Monday at 9 a.m. sharp. Stand by your promises.

10 Have a Value Proposition

Value, not to be mistaken with price, can help define your brand and differentiate you from the competition. This goes back to my second point about standing out. What niche do you serve? What do you do well in that niche that makes you different from everyone else? What are the emotional benefits of what you do? The answers to these questions will help define what your value is to your customers. It could be your great customer service, product quality, innovation, or a combination of these.

WRITTEN BY **Caron Beesley**, CONTRIBUTOR

Tameka Stigers

OWNER/OPERATOR, LOCS OF GLORY

St. Louis, MO

Locs of Glory was faced with a great problem for any small business to have: it was attracting a lot of clients and adding new services.

Owner Tameka Stigers wanted to handle her business's tremendous growth with care, so she turned to the SBA for expert advice and to help finance her expansion. With the help of an SBA-backed loan, Tameka expanded from a home salon to a 3,000-square-foot salon and spa in St. Louis.

Tameka is serving her community with a cutting-edge styling technology called Sisterlocks, specially developed for textured hair. While a master's student at St. Louis University, Tameka started styling as a side gig until it evolved into a service and retail enterprise, creating jobs and lifting the local economy.

- **What challenge did you have?** Managing growth and keeping up with demand have been challenges, though welcome ones to have. I wanted to expand into a custom-built space, but you need financial backing to do that. Lenders are often hesitant to take a risk on young entrepreneurs. I wasn't able to find traditional financing even though I knew this was the right time for me.

- **What was the SBA solution?** Small business owners have such a great community in the St. Louis area because of our fantastic SBA Resource Partners. I sought help from the Grace Hill Women's Business Center. My business counselor helped me generate financial projections and develop a business plan. She met me where I was at, translating difficult legal jargon and working with my schedule, meeting me at various locations around St. Louis that were most convenient for me. She also guided me toward SBA funding programs. The SBA guarantees loans made by lending institutions to small business that would not otherwise be able to obtain financing. My small business secured an SBA-backed 7(a) loan from Midwest Regional Bank.

I'm also participating in the SBA Emerging Leaders program, which provides business training and networking opportunities that accelerate the growth of small businesses. I feel like Emerging Leaders is contributing to making me a force for good in my community, in addition to giving me seven months to develop a strategic growth plan.

- **What benefit did this have for you?** My SBA-backed loan enabled me to open a 3,000-square-foot salon and spa with space for nine stylists and service professionals.

My entrepreneurial dream came full circle when I was able to then give back to my community. I established a program in partnership with local schools to provide hair care to underprivileged children. I hope my work inspires other young women of color to consider small business ownership and business education as key to not only their own economic empowerment but also their families and their community.



“

I'm also participating in the SBA Emerging Leaders program, which provides business training and networking opportunities that accelerate the growth of small businesses.”

Tameka Stigers
Owner/Operator, Locs of Glory

FUNDING PROGRAMS

Financing Your Small Business

How We Did It

Crafting a Business

SBA-backed financing helped Superstition Meadery expand into a multimillion dollar enterprise.

WRITTEN BY BECKY BOSSHART



Jennifer and Jeff Herbert's home-based brewing has expanded into a global, multimillion dollar enterprise thanks to SBA assistance. Using Arizona honey and ingredients they've sourced from around the world (such as Tahitian vanilla and Moroccan saffron), the Herberts are selling nearly 30,000 gallons annually of their honey-based fermented beverage. They operate a downtown Prescott, Arizona tasting room and state-of-the-art production facility, creating jobs and building a local craft industry. The Herberts, founding members of the American Mead Makers Association, have traveled around the world hosting pairing events and pouring at craft beverage festivals.


Challenge

The Herberts wanted to scale up their meadery while also staying true to their values of quality ingredients and craft process. It is often difficult for new entrepreneurs or unique concepts like a meadery to get traditional financing, even though they knew they had a great idea, the backing wasn't there to expand. They say that choosing to do something new breaks the mold, which can be uncomfortable for traditional lenders.

Solution

Thanks to guidance from an SBA Resource Partner, the Small Business Development Center at Yavapai Community College, Jennifer and Jeff learned about financing that worked for them. The SBA guarantees loans made by lending institutions to small business that would not otherwise be able to obtain financing. Their small business qualified for two SBA-backed loans totaling more than \$600,000. The Herberts' first SBA-backed loan allowed them to acquire commercial property to design and build their mead production facility. Their second SBA-backed loan provided the funding for professional brewing equipment to complete their 7,450-square-foot production space. The Herberts recently purchased a historic building in downtown Phoenix, Arizona to open a mead-pairing restaurant.

Benefit

The Herberts started with two employees and now have over 20 producing 29,000 gallons this year. From a homegrown setup, Jennifer and Jeff are now charting revenue in excess of \$2.6 million and distributing to 37 states, across Europe and Southeast Asia. They have plans for another expansion, including a shipping warehouse to manage their online retail and wholesale orders. 



Jeff & Jennifer Herbert, owners of Superstition Meadery, completed their 7,450-square-foot production space and opened a tasting room in Prescott, AZ with the assistance of SBA-backed financing. See their story on YouTube by searching for the 2019 National Small Business Persons of the Year.

5 Tips for Success

Get guidance.

Develop a working relationship with an SBA Resource Partner (see page 8) to help you find the funding that works best for you.

Define your lending needs.

Determine if a loan is right for you. Is this the right time? How much do you need? What are you going to use it for?

Talk to multiple lenders.

See who best matches you and your business. Has the lender successfully worked with other businesses in your industry?

Check all options.

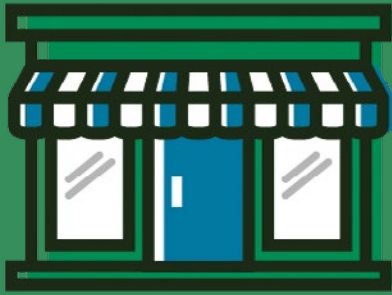
Consult with your lender to see if you're eligible for SBA financing programs, determined by your industry & experience; collateral; credit score; and the relationship & transparency you develop with the lending agent.

Be ready for the ups and downs.

Your entrepreneurial endeavor will be a roller coaster ride filled with challenges and successes. The path is all consuming so make sure that you love what you do. Passion is the price of admission.

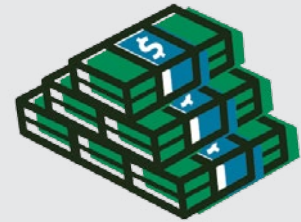
Lender Match

Find a lender interested in working with you at sba.gov/lendermatch. This matching tool connects entrepreneurs with SBA Lenders in your area.



SBA-backed Loans

help small business owners and entrepreneurs who are creditworthy but don't qualify for conventional financing. If you cannot obtain a business loan with reasonable rates and terms, contact your local SBA Lender to see if you are eligible for SBA programs. The SBA works with participating lenders to reduce their risk, increasing the likelihood your loan will be approved with the terms that work best for you. The guarantee is conditional on the lender following SBA program requirements. Just like with any other loan, you make your loan payments directly to your lender in accordance with your terms.



Advertise your company here.

Reach an unparalleled audience of small business owners
with the U.S. Small Business Administration's
Small Business Resource Guide.

contact info@newsouthmediainc.com

SBA Lenders

Our participating SBA Lenders serve all Missouri. To find more bank locations, contact the lender.

AUDRAIN COUNTY

MEXICO

Bank of Missouri

400 S. Muldrow
(573) 581-6566

BOLLINGER COUNTY

PATTON

Bank of Missouri

Junction of Highway
51 & 72
(573) 866-2982

BOONE COUNTY

ASHLAND

Connections Bank

301 E. Broadway
(573) 657-0606

COLUMBIA

Bank of Missouri

3610 Buttonwood,
suite 100
(573) 874-4700

Callaway Bank

3200 W. Broadway
(573) 447-5601

Central Bank of Boone County

720 E. Broadway
(573) 874-8100

Landmark Bank

801 E. Broadway
(573) 499-7333

Merchants & Farmers

Bank of Salisbury

4000 Rangeline St.
(573) 499-0955

Missouri Bank II

2500 Rangeline Road
(573) 777-1000

Providence Bank

700 Cherry St.
(888) 206-2730

BUTLER COUNTY

POPLAR BLUFF

First Midwest Bank

704 N. Westwood Blvd.
(573) 785-8461

First Missouri State Bank

2910 Barron Road
(573) 785-6800

Southern Bank

531 Vine St.
(573) 778-1800

Sterling Bank

1100 Sterling Drive
(573) 778-3333

CALLAWAY COUNTY

FULTON

Callaway Bank

5 E. Fifth St.
(573) 642-3322

CAPE GIRARDEAU COUNTY

CAPE GIRARDEAU

Alliance Bank

217 N. Kingshighway
(573) 334-1010

Bank of Missouri

3427 William St.
(573) 335-3100

First Missouri State Bank of Cape County

2 S. Mount Auburn Road
(573) 334-9000

CARTER COUNTY

VAN BUREN

First Midwest Bank

202 Main St.
(573) 323-4246

CLARK COUNTY

KAHOKA

Exchange Bank of NE Missouri

268 N. Johnson St.
(660) 727-3344

Kahoka State Bank

201 W. Commercial St.
(660) 727-3386

COLE COUNTY

JEFFERSON CITY

Central Trust Bank

238 Madison St.
(573) 634-1234

Hawthorn Bank

132 E. High St.
(573) 761-6100

Jefferson Bank of Missouri

700B Southwest Blvd.
(573) 634-0847

Providence Bank

815 W. Stadium
(573) 893-6000

CRAWFORD COUNTY

CUBA

First Community National Bank

407 N. Franklin St.
(573) 885-3500

Peoples Bank

701 N. Franklin St.
(573) 885-2511

SULLIVAN

Bank of Sullivan

318 W. Main St.
(573) 468-3191

DENT COUNTY

SALEM

Bank of Salem

1001 S. Main St.
(573) 729-3306

Progressive Ozark Bank

904 W. Scenic
Rivers Blvd.
(573) 729-4146

Town & Country Bank

1009 E. Scenic
Rivers Blvd.
(573) 729-3155

DUNKLIN COUNTY

KENNETT

Kennett Trust Bank

805 First St.
(573) 888-9051

First Missouri Bank of SEMO

500 Independence Ave.
(573) 717-7177

SENATH

Senath State Bank

117 E. Commercial St.
(573) 738-2646

FRANKLIN COUNTY

NEW HAVEN

Citizens Bank

100 Circle Drive
(573) 237-3051

PACIFIC

Bank Star

1999 W. Osage
(636) 257-2265

ST. CLAIR

Farmers & Merchants

Bank of St. Clair

530 S. Main St.
(636) 629-2225

UNION

United Bank of Union

15 E. Main St.
(636) 583-2555

WASHINGTON

Bank of

Franklin County

900 E. Eighth St.
(636) 239-6600

Bank of Washington

200 W. Main St.
(636) 239-7831

GASCONADE COUNTY

HERMANN

First Bank

208 E. First St.
(573) 486-2121

OWENSVILLE

First State

Community Bank

308 W. Lincoln Ave.
(573) 437-2265

IRON COUNTY

IRONTON

First State

Community Bank

231 S. Main St.
(573) 546-7431

JEFFERSON COUNTY

ARNOLD

Arsenal Credit Union

3780 Vogel Road
(314) 962-6363

Fortune Bank

3494 Jeff Co. Blvd.
(636) 467-7500

FESTUS**Midwest Regional Bank**

363 Festus Centre Drive
(636) 937-5372

KNOX COUNTY**EDINA****United State Bank**

107 N. First St.
(660) 397-2408

LEWIS COUNTY**CANTON****Canton State Bank**

100 S. Fourth St.
(573) 288-4424

LEWISTOWN**United State Bank**

102 W. Main St.
(573) 215-2283

MONTICELLO**Bank of Monticello**

201 E. Lafayette St.
(573) 767-5264

LINCOLN COUNTY**OLD MONROE****Bank of Old Monroe**

2100 Highway C
(636) 665-5601

TROY**Peoples Bank & Trust Co.**

430 E. Wood St.
(636) 528-7001

MACON COUNTY**NEW CAMBRIA****Bank of New Cambria**

200 S. Main St.
(660) 226-5211

MACON**Macon-Atlanta State Bank**

1513 N. Missouri St.
(660) 385-3161

MADISON COUNTY**FREDERICKTOWN****New Era Bank**

101 S. Mine La Motte
(573) 783-3336

MARIES COUNTY**VIENNA****Maries County Bank**

205 N. Highway 63
(573) 422-3323

MARION COUNTY**PALMYRA****Homebank of Palmyra**

400 S. Main St.
(573) 769-2001

MILLER COUNTY**ELDON****Citizens Bank of Eldon**

110 N. Maple St.
(573) 392-3381

OSAGE BEACH**Central Bank of Lake of the Ozarks**

3848 Osage Beach Parkway
(573) 348-2761

First Bank of the Lake

4558 Osage Beach Parkway,
suite 100
(573) 778-0101

ST. ELIZABETH**Bank of St. Elizabeth**

215 Main St.
(573) 493-2313

MISSISSIPPI COUNTY**CHARLESTON****Citizens Bank**

207 E. Commercial St.
(573) 683-3373

Focus Bank

101 S. Main St.
(573) 683-3712

MONITEAU COUNTY**JAMESTOWN****Peoples Bank-Moniteau County**

105 W. Row St.
(660) 849-2121

TIPTON**Tipton Latham Bank**

800 Highway 50 West
(660) 433-2004

MONROE COUNTY**MADISON****Alliant Bank**

101 Broadway St.
(660) 291-3041

SHELBINA**Community State Bank**

208 N. Center St.
(573) 588-4101

MONTGOMERY COUNTY**JONESBURG****Jonesburg State Bank**

110 First St.
(636) 488-5441

RHINELAND**Peoples Savings Bank**

101 Bluff St.
(573) 236-4414

WELLSVILLE**American Bank of Missouri**

127 W. Hudson
(573) 684-2928

NEW MADRID COUNTY**GIDEON****First Commercial Bank**

106 N. Main St.
(573) 448-3514

NEW MADRID**Bank of New Madrid**

229 Main St.
(573) 748-5551

OREGON COUNTY**ALTON****Alton Bank**

26 Court Square
(417) 778-7211

OSAGE COUNTY**CHAMOIS****Heritage Community Bank**

101 S. Main St.
(573) 763-5958

LINN**Legends Bank**

200 E. Main St.
(573) 897-2204

PEMISCOT COUNTY**CARUTHERSVILLE****First State Bank and Trust Co.**

100 W. Third St.
(573) 333-1700

PERRY COUNTY**ALTENBURG****Peoples Bank of Altenburg**

8492 Main St.
(573) 824-5221

PERRYVILLE**Bank of Missouri**

916 N. Kingshighway
(573) 547-6541

PHELPS COUNTY**ROLLA****Central Federal Savings and Loan**

210 W. 10th St.
(573) 364-1024

Citizens Bank of Newburg

1515 Martin Springs Drive
(573) 368-2076

Phelps County Bank

718 N. Pine St.
(573) 364-5202

PIKE COUNTY**BOWLING GREEN****CBC Bank**

901 Business Highway 61
(573) 324-3396

Community State Bank of Missouri

117 W. Church St.
(573) 324-2233

LOUISIANA**Bank of Louisiana**

101 S. Third St.
(573) 754-5517

Mercantile Bank of Louisiana

222 Georgia St.
(573) 754-6221

PUTNAM COUNTY**UNIONVILLE****Farmers Bank of Northern Missouri**

1604 Main St.
(660) 947-2474

Putnam County State Bank

1522 Main St.
(660) 947-2477

RALLS COUNTY**HANNIBAL****F&M Bank and Trust Co.**

505 Broadway
(573) 221-6424

HNB National Bank

100 N. Main St.
(573) 221-0050

NEW LONDON**Saints Avenue Bank**

418 Main St.
(573) 985-4611

RANDOLPH COUNTY**MACON****Citizens Bank & Trust**

707 E. Briggs Drive
(660) 263-6231

MOBERLY**Bank of Cairo and Moberly**

207 E. Rollins St.
(660) 263-2280

Central Bank of Moberly

500 W. Coates St.
(660) 263-1234

County Bank

1615 N. Morley St.
(660) 263-7100

REYNOLDS COUNTY**ELLINGTON****Great Southern Bank**

400 E. Walnut St.
(573) 663-2394

RIPLEY COUNTY**GRANDIN****Bank of Grandin**

403 Fifth St.
(573) 593-4211

SCHUYLER COUNTY**QUEEN CITY****Exchange Bank of NE Missouri**

1106 U.S. Highway 63
(660) 766-2294

SCOTLAND COUNTY**MEMPHIS****Exchange Bank of NE Missouri**

304 Grand Ave.
(660) 465-7501

SCOTT COUNTY**SIKESTON****Montgomery Bank**

1 Montgomery Bank Plaza
(573) 471-2275

SHANNON COUNTY**EMINENCE****Security Bank of the Ozarks**

18479 Main St.
(573) 226-3222

SHELBY COUNTY**PARIS****TPNB Bank**

118 N. Main St.
(660) 327-4181

ST. CHARLES COUNTY**O'FALLON****West Community Credit Union**

4161 Highway K
(636) 720-2400

ST. CHARLES**First State Bank of St. Charles**

206 N. Fifth St.
(636) 940-5555

New Frontier Bank

1771 Zumbuhl Road
(636) 940-8740

ST. PETERS**1st Advantage Bank**

240 Salt Lick Road
(636) 970-0440

ST. FRANCOIS COUNTY**FARMINGTON****First State Community Bank**

201 E. Columbia St.
(573) 756-4547

ST. LOUIS CITY/COUNTY**BRENTWOOD****Bank of Springfield**

1709 S. Brentwood Blvd.
(314) 888-6900

CIBC

1401 S. Brentwood Blvd.
(314) 301-2200

CHESTERFIELD**First Community Credit Union**

17151 Chesterfield Airport Road
(636) 537-4400

Midwest Regional Bank

17290 N. Outer 40 Road
(636) 534-8433

US Bank SBA Division

1795 Clarkson Road
(636) 458-7905

CLAYTON**Bank of Edwardsville**

7700 Bonhomme Ave., suite 100
(314) 797-6800

Business Bank of St. Louis

8000 Maryland Ave.
(314) 721-8003

Carrollton Bank

7911 Forsyth Blvd.
(314) 863-8844

Commerce Bank

8000 Forsyth Blvd.
(314) 726-2255

Enterprise Bank & Trust Co.

150 N. Meramec Ave.
(314) 725-5500

Midland States Bank

7818 Bonhomme Ave.
(314) 512-8030

Parkside Financial Bank & Trust

8112 Maryland Ave., suite 101
(314) 290-8600

Simmons Bank

8151 Clayton Road
(314) 854-4510

DES PERES**Central Bank of St. Louis**

12230 Manchester Road
(314) 862-8300

FENTON**Alliance Credit Union**

1280 S. Highway Drive
(636) 343-7005

HAZELWOOD**First Bank**

600 James S. McDonnell Blvd.
(314) 592-2511

Paramount Bank

90 Village Square Shopping Center
(314) 731-0229

MAPLEWOOD**Citizens National Bank**

7305 Manchester Road
(314) 645-4373

ST. JOHN**St. Johns Bank & Trust**

8924 St. Charles Rock Road
(314) 428-1000

ST. LOUIS**Advantage Capital**

190 Carondelet Plaza, suite 1500
(314) 725-0800

American Bank of Missouri

9800 Manchester Road
(314) 963-2006

Bank of America

800 Market St.
(314) 466-6117

BMO Harris Bank

13205 Manchester Road
(314) 543-3448

Busey Bank

12300 Olive Blvd.
(314) 878-2210

Cass Commercial Bank

12412 Powerscourt Drive suite 175
(314) 506-5500

Commercial Bank

2330 W. Port Plaza Drive
(314) 434-4141

Electro Savings Credit Union

1805 Craigshire Drive
(314) 434-6470

Gateway Metro Federal Credit Union

1001 Pine St.
(314) 621-4575

Great Southern Bank

8235 Forsyth Blvd., suite 150
(314) 889-8924

Jefferson Bank & Trust

2301 Market St.
(314) 621-0100

Lindell Bank

6900 Clayton Ave.
(314) 645-7700

Midwest Bankcentre

2191 Lemay Ferry Road
(314) 631-5511

Peoples National Bank

3280 Hampton Ave.
(314) 256-2000

PNC Bank

120 S. Central Ave.
(314) 898-1400

Regions Bank

8182 Maryland Ave.
(314) 615-2300

Royal Banks of Missouri

8021 Olive Blvd.
(314) 212-1500

Scott Credit Union

8866 Ladue Road
(800) 888-4728

Triad Bank

10375 Clayton Road
(314) 993-4333

UMB Bank

2 S. Broadway
(314) 822-5076

Wells Fargo

1 N. Jefferson Ave.
(314) 643-8513

STE. GENEVIEVE COUNTY

BLOOMSDALE

Bloomsdale Bank

55 Mill Hill Road
(573) 483-2514

STE. GENEVIEVE

MRV Banks

871 Ste. Genevieve Drive
(573) 883-8222

STODDARD COUNTY

ADVANCE

Bank of Advance

105 E. Gabriel
(573) 722-3517

DEXTER

First Midwest Bank of Dexter

819 W. Business Highway 60
(573) 624-3571

TOWN AND COUNTRY

St. Louis Bank

14323 S. Outer Forty Road
(314) 851-6200

VALLEY PARK

Meramec Valley Bank

35 Marshall Road
(636) 230-3500

WARREN COUNTY

WARRENTON

Missouri Bank

104 N. Highway 47
(636) 456-3441

WRIGHT CITY

FMB Bank

100 E. Veterans Memorial
Parkway
(636) 745-3339

WASHINGTON COUNTY

BELGRADE

Belgrade State Bank

14185 Highway C
(573) 766-5315

MINERAL POINT

Unico Bank

625 Veterans Drive
(573) 438-5421

WAYNE COUNTY

PIEDMONT

First Midwest Bank of the Ozarks

1025 S. Main St.
(573) 223-4215

Participating Certified Development Companies

STL Partnership CDC

120 S. Central Ave., suite 1200
St. Louis
(314) 615-7663
stlpartnership.com

Economic Development Corporation of

Jefferson County

5217 Highway B
Hillsboro
(636) 797-5336
jeffcountymo.org

Enterprise

Development Corp.

910 E. Broadway, suite 201
Columbia
(573) 875-8117
entdevcorp.org

Meramec Regional Development Corp.

4 Industrial Drive
St. James
(573) 265-2993
meramecregion.org

Rural Missouri Inc.

3324 Emerald Lane
Jefferson City
(573) 635-0136
rmiinc.org

Small Business Growth Corp.

(217) 787-7557
growthcorp.com

St. Charles

County Economic Development Center

5988 Mid Rivers Mall Drive
St. Charles
(636) 441-6880
edcscc.com

St. Louis Local Development Co.

1520 Market St., suite 2000
St. Louis
(314) 615-7663
stlouis-mo.gov

Community Advantage Lender & Participating Microlender

Justine Petersen

1023 N. Grand Blvd.
St. Louis, MO
(314) 533-2411
justinepetersen.org

Export Assistance Lenders

Busey Bank

(314) 878-2210
busey.com

Carrollton Bank

(618) 624-1136
carrolltonbanking.com

Cass Commercial Bank

(314) 506-5500
cassbank.com

FortuneBank

(636) 464-9003
myfortuneteam.com

Midwest BankCentre

(314) 544-7200
midwestbankcentre.com

Regions Bank

(800) 734-4667
regions.com

OakStar Bank

(417) 447-0535
oakstarbank.com

Bank of Missouri

(888) 547-6541
bankofmissouri.com

Enterprise Bank & Trust

(833) 896-2820
enterprisebank.com

Commerce Bank

(816) 234-2250
commercebank.com

Need Financing?

Visit your local SBA office or lender to learn about these funding options.

The 7(a) Loan, the SBA's Largest Financing Program

If you cannot get conventional financing and you meet the eligibility requirements, you can use a 7(a) loan to buy real estate, equipment, or inventory for your small business. It may also be used for working capital, to refinance business debt or purchase a small business.

MAX LOAN AMOUNT: \$5 million

INTEREST RATE: generally prime + a reasonable rate capped at 2.75%

TERMS: loan term varies according to the purpose of the loan, generally up to 25 years for real estate, 10 years for other fixed assets and working capital

GUARANTEE: 50 to 90%

CAPLines

Meet your revolving capital needs with lines of credit. CAPLines can be used for contract financing, seasonal lines of credit, builders line of credit, or for general working capital lines.

SBA Express Loan

Featuring a simplified process, these loans are delivered by experienced lenders who are authorized to make the credit decision for the SBA. These can be term loans or revolving lines of credit.

MAX LOAN AMOUNT: \$350,000

INTEREST RATE: for loans less than \$50,000, prime + 6.5%; for loans of \$50,000 and greater, prime + 4.75%

TERMS: loan term varies according to the purpose of the loan, generally up to 25 years for real estate and 10 years for other fixed assets and working capital

GUARANTEE: 50%

Community Advantage

A financing program for women, veterans, low-income borrowers, and minority entrepreneurs just starting up or in business for a few years. Receive free business counseling as you work with a community-based financial institution.

INTEREST RATE: prime + 6%

TERMS: up to 25 years for real estate, 10 years for equipment and working capital

GUARANTEE: 75 to 90%



Microloans

Eligible businesses can startup and grow with working capital or funds for supplies, equipment, furniture and fixtures. Borrow from \$500 to \$50,000 and access free business counseling from microlenders.

INTEREST RATE: loans less than \$10,000, lender cost + 8.5%; loans \$10,000 and greater, lender cost + 7.75%

TERMS: lender negotiated, no early payoff penalty

504 Certified Development Company Loan

If you do not qualify for traditional financing, but would like to purchase or renovate real estate or buy heavy equipment for your business, ask about the 504 loan. It provides competitive fixed-rate mortgage financing through a lender and a Certified Development Company.

MAX LOAN AMOUNT (UP TO 40% OF THE TOTAL PROJECT): up to \$5 million; \$5.5 million for manufacturing or energy public policy projects

INTEREST RATE: below market fixed rates for 10, 20 or 25 year terms

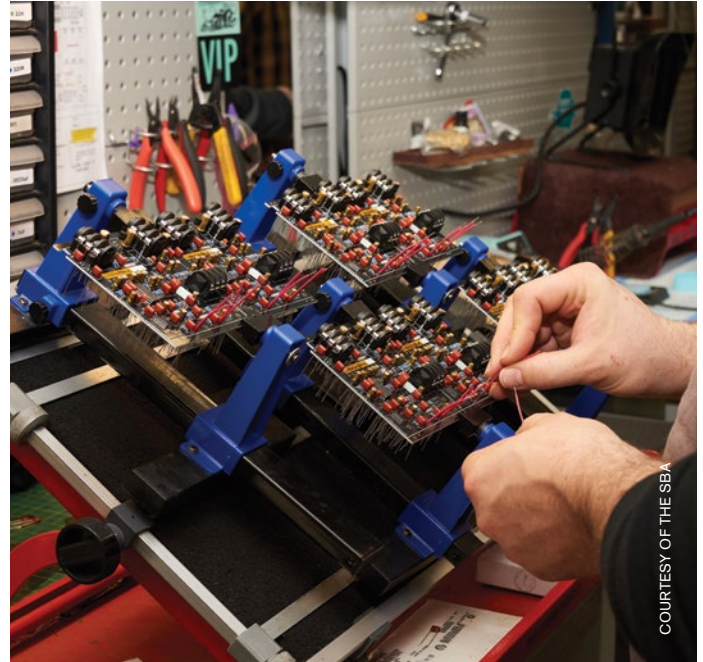
TERMS: 20 or 25 years for real estate or long-term equipment, 10 years for general machinery and equipment

GUARANTEE: the lender provides a senior loan for 50% of the project cost (with no SBA guarantee); the CDC finances up to 40% in a junior lien position (supported by the SBA guarantee)

SPECIAL CONDITION: a minimum borrower contribution, or down payment, is required, amounts vary by project but are usually 10%

Go Global with International Trade

Businesses that export are more resilient—they are less dependent on any one market. Exporting also stabilizes sales for those who make seasonal products.



Expand your Market

Small businesses can enter and excel in the international marketplace using State Trade Expansion Program grants and training. Visit sba.gov/internationaltrade to find out if your state is participating.

You can:

- learn how to export
- participate in foreign trade missions and trade shows
- obtain services to support foreign market entry
- translate websites to attract foreign buyers
- design international marketing products or campaigns

Financing for International Growth

Having trouble securing capital to meet your small business exporting needs? Use SBA international trade programs to cover short or long-term costs necessary to sell goods or services abroad. Loan proceeds can be used for working capital to finance foreign sales or for fixed assets, helping you better compete globally. You can apply for lines of credit prior to

finalizing an export sale or contract, so adequate financing is in place by the time you win your contract. If you've been in business for at least a year, ask your area SBA regional finance manager about the Export Working Capital program. The International Trade Loan program also helps exporters who have been adversely affected by foreign importing competition, helping you better compete globally.

Max loan amount: \$5 million

Interest rate: for Export Working Capital, the rate is negotiated between borrower and lender. For the International Trade Loan, it also cannot exceed prime + 2.75% for loan amounts over \$50,000 and maturity of seven years or more

Terms: For Export Working Capital, typically one year, cannot exceed three years. For International Trade Loans, up to 25 years for real estate, up to 10 years for equipment

Guarantee: up to 90%

Export Express uses a streamlined process that expedites the SBA guarantee—what small businesses need most when preparing to export or ramping up international trade on a fast timeline.

Max loan amount: \$500,000

Interest rate: typically not to exceed prime + 6.5%

Terms: up to 25 years for real estate, up to 10 years for equipment, up to seven years for lines of credit

Guarantee: up to 90%

Approval time: 36 hours or less

Expert Advice on Exporting

Find an SBA professional in one of the 21 U.S. Export Assistance Centers, sba.gov/tools/local-assistance/eac, located in most major metro areas. The centers are also staffed by the U.S. Department of Commerce and, in some locations, the Export-Import Bank of the United States and other public and private organizations. Visit your local Small Business Development Center (see page 8) for exporting assistance from professional business counselors.



COURTESY OF THE SBA

▲ HOW THE SBA HELPED US SUCCEED

Small businesses that qualify for the SBA State Trade Expansion Program use grant proceeds to bolster their international market presence, which EarthQuaker Devices has done in a seismic way. A manufacturer of guitar special effects pedals in Akron, OH, EarthQuaker has built an international social media fanbase delivering content in seven languages, generating millions of website page views.

EarthQuaker owners Julie Robbins & Jamie Stillman developed their global marketing strategy and multilingual promo materials with the SBA State Trade Expansion Program. The couple also received global marketing counseling and research assistance from the Ohio Small Business development Center Export Assistance Network.

Help with Trade Barriers

If you need assistance with international trade regulations, the SBA can be your advocate in foreign markets. Call toll free (855) 722-4877 or email your contact information and trade issue to international@sba.gov.

R&D Opportunities for High Growth Startups

Engaged in high-risk research and development? Compete for funding to develop your cutting-edge technology.



Do you work in one of these areas?

- » advanced materials
- » agTech
- » artificial intelligence
- » biomedical
- » cybersecurity
- » energy
- » first response
- » national security
- » space exploration

The Small Business Innovation Research and the Small Business Technology Transfer programs, also called America's Seed Fund, provide more than \$3.5 billion in early stage capital through a competitive awards process.

How it works

Every year, participating federal agencies announce topical areas that address their R&D needs. Eligible businesses submit proposals to win either grants or contracts.

There are three phases:

- » The proof-of-concept stage typically lasts from 6-12 months, and ranges from \$100,000-\$225,000.
- » The full R&D period lasts about 24 months and typically provides \$600,000-\$1.5 million.
- » The commercialization stage is when you seek public or private funds for your venture.

How your startup benefits

The funding agency does not take an equity position or ownership of your business. The federal government also protects data rights and the ability to win sole-source phase III contracts.

Participating agencies:

- » Department of Agriculture
- » Department of Commerce
 - » National Institute of Standards and Technology

▲ HOW THE SBA HELPED US SUCCEED

Killer Snails brings science out of the laboratory and into classrooms and living rooms with award-winning educational games, such as BioDive, Assassins of the Sea, and Biome Builder. The Brooklyn, NY-based business gained access to startup funding thanks to the Small Business Innovation Research program. Dr. Mandë Holford, left, Jessica Ochoa Hendrix, right, and Dr. Lindsay Portnoy envisioned how venomous marine snail research could be used in extended reality and digital learning to engage students and meet educators' needs. The business has raised more than \$1.2 million to support a team of full-time employees. Killer Snails's tabletop, digital, augmented and virtual reality games have won national and international awards.

COURTESY OF THE SBA

- › National Oceanic and Atmospheric Administration
- » Department of Defense
- » Department of Education
- » Department of Energy
- » Department of Health and Human Services
- » Department of Homeland Security
- » Department of Transportation
- » Environmental Protection Agency
- » NASA
- » National Science Foundation

Visit **sbir.gov** to find funding opportunities and helpful program tutorials, as well as past award winners, such as Qualcomm, iRobot, Illumina, and Symantec.

SBIR Road Tour

Visit **sbirroadtour.com** to learn about national events connecting entrepreneurs working on advanced tech to the country's largest source of early stage funding. Each SBIR Road Tour stop introduces participating federal agency program managers, who oversee over 5,000 new awards annually. Southwest U.S. stops in Arizona, Texas, New Mexico, and Colorado are planned for mid-August. Eastern stops in Vermont, New York, New Jersey, Pennsylvania, and Maryland are planned for mid-September. The road tour stops in Miami and Puerto Rico in November.

Investment Capital

Looking for investors? For mature, profitable businesses with sufficient cash flow to pay interest, a Small Business Investment Company can help scale up your small business.

How an SBIC works

Investment companies with financing expertise in certain industry sectors receive SBA-guaranteed loans, which means the federal government is responsible in case of default. These investment companies then use the SBA-guaranteed capital and private funds to invest in qualifying small businesses. Each SBIC has its own investment profile in terms of targeted industry, geography, company maturity, the types and size of financing they provide.

To be eligible

The majority of your employees and assets must be within the United States. Some ineligible small businesses and activities include relenders, real estate, project financing, and foreign investment.

Visit **sba.gov** and click on Funding Program and then Investment Capital.

ARE YOU AN ASPIRING ENTREPRENEUR?



**ST. LOUIS
PUBLIC
LIBRARY**
ST. LOUIS' ORIGINAL SEARCH ENGINE™

At St. Louis Public Library, we offer a variety of resources and skilled staff. Whether you are looking to start a business, patent or protect your ideas or change the world, we can help!

VISIT OUR:

Patents and Trademarks Resource Center
The Grants and Foundation Resource Center
U.S. Federal Depository collection

WE ALSO OFFER

- Gale Small Business Builder, a powerful tool for small businesses and nonprofits
- Gale LegalForms, which contains the Missouri Legal Forms Library

And much, much, more!

CENTRAL LIBRARY

1301 Olive Street / St. Louis, MO 63103
spl.org / 314-241-2288



How I Did It

Smiling After the Storm

With SBA assistance, Stephanie Vitori rebuilt her Miami Beach, FL restaurant after Hurricane Irma.

WRITTEN BY JESS WALKER

If you ask Stephanie Vitori, the person who coined the term “bittersweet” must have run a business. In the 15 years Stephanie has owned Cheeseburger Baby, the Florida burger joint has endured recessions, multiple hurricanes, and competition from corporate franchises. She has grown along with Cheeseburger Baby, changing with each stage of the business lifecycle.

Vitori worked as a delivery driver before purchasing the business in 2004. Since then, she’s expanded by purchasing two food trucks. She runs an open kitchen, which means customers can watch their 100% Angus

beef cheeseburgers sizzle on the flat-top grill. Burgers are kept classic, no extra frills. “People feel at home,” Stephanie says. “You’re not just another table somebody has to serve.” Here, everybody feels like somebody, she says. So many people love a good cheeseburger, which is why all kinds of people are attracted to her restaurant. Cheeseburger Baby’s handcrafted patties have been featured on the Food Network and consumed by celebrities such as



Jay-Z and Kanye West. Stephanie has met famous chefs “all through a cheeseburger.” But just as special to her is the Vietnamese couple who came in one day, speaking little English. They were eager to meet Stephanie and show her a napkin with “Cheeseburger Baby” scrawled on it. On the other side of the world, a friend had told them to come, so they did. It all just goes to show you, Stephanie says, people come together for a great cheeseburger.

Challenge

Despite these sweet moments, there have also been bitter ones. Hurricane Irma struck in 2017, and Cheeseburger Baby lost equipment and food supplies. Thirty percent of sales blew away with the wind. “It was a zombie zone in South Beach. People were scared to come since they thought everything was destroyed,” Stephanie says. “It was the roughest road I’ve ever traveled.”

Solution

An SBA disaster assistance loan aided Cheeseburger Baby’s recovery. The SBA provides direct low-interest loans to businesses of all sizes, nonprofits, homeowners, and renters to repair damage or replace property not covered by insurance or other forms of assistance. SBA disaster assistance loans can also be used to rebuild stronger, protecting your home or business against future damage caused by a disaster. The SBA also introduced Stephanie to her local Small

When you're affected by a disaster the SBA, the Federal Emergency Management Agency, and other organizations work together to provide assistance. Once immediate safety and security needs are met, the SBA helps get you and your community back to where you were before the disaster. Since low-interest SBA disaster assistance loans are government aid, creditworthiness and the ability to repay are taken into consideration before a loan is awarded.

What to do after a Disaster Declaration

After a disaster is declared by the President



Register with FEMA at **disasterassistance.gov**, or call (800) 621-3362, TTY 800-462-7585, or visit a Disaster Recovery Center. Locations can be found at **fema.gov/drc**. Businesses are automatically referred to the SBA. Most homeowners and renters will be referred by FEMA to the SBA to apply for disaster loan assistance. You must complete the SBA application to be considered for assistance. If the SBA cannot help you with a loan for all your needs, the SBA will in most cases refer you back to FEMA. If you do not complete an SBA application, you may not be considered for assistance from other agencies.

Express Bridge Loan Pilot Program

Businesses affected by a Presidential disaster declaration are eligible to receive expedited financing through an SBA Express lender. These funds may be used for disaster-related purposes while the business waits for long-term financing through the SBA’s direct disaster loan program.

Loan Amount: \$25,000

Terms: up to seven years

Guarantee: 50%

After a disaster is declared by the SBA

Businesses of all sizes, nonprofits, homeowners, and renters are eligible to apply for an SBA disaster assistance loan. Visit a Business Recovery Center or Disaster Loan Outreach Center in your area or visit **disasterloan.sba.gov/ela** to apply for a loan. You can also call the SBA customer service center at (800) 659-2955, TTY (800) 877-8339, and ask for an application package. FEMA grant assistance for homeowners or renters is not available under an SBA declaration.



Information you need to get started:

- address of damaged residence or business and contact information
- insurance information, including type of insurance, policy numbers, and amount received
- household and/or business income
- description of disaster-caused damage and losses



Business Development Center, which provided assistance with financing options and marketing. She continues to meet with SBDC advisers every month to remain competitive in an ever-changing economy.

During disasters, the responsibility falls on the owner's shoulders. But one lesson Stephanie has learned is the value in reaching out to others for assistance and counsel. While her brick-and-mortar restaurant was being rebuilt, she sold from a food truck. When the restaurant was operational again, she advertised that with spray paint on the plywood covering the broken windows. Stephanie and her wife, Gabriele Vitori, rebuilt Cheeseburger Baby by depending on each other and SBA assistance. See their story on YouTube by searching for the 2019 Phoenix Award for Small Business Disaster Recovery. "You've got to have resiliency. You've got to swallow your pride sometimes," Stephanie says. "But you also have to believe in your product."

Benefit

For Cheeseburger Baby, that product will continue satisfying the burger hankerings of locals, celebrities, and tourists alike. Vitori sees expansion in her future—she'd like to have a brick-and-mortar restaurant and food truck in each growing town in South Florida. "My whole life is this. I've always felt a love for business ownership," Vitori says. "That drive keeps you going." ■

The SBA provides direct low-interest loans to businesses of all sizes, nonprofits, homeowners, and renters to repair or replace damaged property not covered by insurance or other forms of assistance.

SBA disaster assistance loans can also be used to rebuild stronger, protecting your home or business against future damage caused by a disaster. For information visit **sba.gov/disaster**.

Keep in mind

Since an SBA disaster assistance loan is a direct loan from the government, other organizations may reduce or not award you a grant if you have received an SBA loan or other assistance for your disaster loss. Be sure to check with the organization offering assistance to see how an SBA loan might affect your eligibility for their program. In general, recovery expenses covered by insurance, FEMA or other forms of assistance may reduce the amount provided by your SBA disaster assistance loan.

Get Ready

The Ready Business program, ready.gov/business, gives step-by-step guidance on how to prepare your business for a disaster. The series includes preparedness toolkits for earthquakes, hurricanes, inland flooding, power outages, and severe winds/tornadoes. Spanish materials are available.



Getting Back to Business:

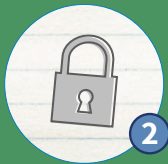
Six essential preparedness steps for creating a continuity plan

The financial and emotional cost of rebuilding a business after a disaster can be overwhelming. With a business continuity plan in place, you can recover more quickly. Your plan also puts you in a better position to contribute to the economic recovery of your community.



Establish a communications plan

- Test your calling tree or communications list to reach employees to ensure they and their families are safe.



Protect your documents

- Keep copies of vital business documents in a digital format or in an accessible, protected off-site location.



Review insurance coverage

- Contact your insurance agent to find out if your coverage is right for your business; make sure you understand the policy limits and deductibles.
- Ask about business interruption insurance, which compensates you for lost income and covers operating expenses if your company has to temporarily shut down because of a disaster.



Establish a solid supply chain

- If your vendors and suppliers are local and the disaster is widespread, you will all be in the same situation—struggling to recover. Put a disaster response plan in place to get key supplies from companies outside your area. Create a contact list of contractors and vendors you plan to use.



Plan for an alternative location

- Identify several places to relocate your operations in case you must close your primary location for an extended time.
- Consider creative options for available office space, including sharing space and resources with other businesses.
- Allow employees to telecommute until your location reopens.



Practice your plan with your staff

Based on your location, assess your risk for every type of emergency.

- Discuss as a group how your plan would be affected by different types of disasters, such as an earthquake, tornado, flood, mudslide, or hurricane.

Surety Bonds

SBA-backed surety bonds help small businesses succeed.

Eligible small businesses in the construction, supply, and service sectors better compete for contracting and subcontracting jobs using SBA-backed surety bonds.

How you benefit

Surety bonds help small businesses receive the bonding assistance they need to win contracts by providing the customer with a guarantee the work will be completed.

How surety bonds work

Many contracts require surety bonds, which are offered by surety companies. The SBA guarantee provides an incentive for surety companies to work with small businesses that would normally not be able to obtain the bond.

Is the program right for you?

Small businesses that often come to the SBA for surety bonds:

- » startups and firms in business less than three years
- » businesses with credit issues or internally prepared financial statements
- » those who cannot secure bonding through regular commercial channels
- » subcontractors with a desire to establish their own bonding as a prime contractor
- » those wishing to increase their current bonding limits



COURTESY OF AZTEC CONTRACTORS

▲ HOW THE SBA HELPED ME SUCCEED

With SBA-backed surety bonds, Frank Spencer III has been able to better compete for commercial and government contracts. Aztec Contractors of El Paso, TX received the bonding support it needed to compete for construction contracts with the General Services Administration, U.S. Army Corps of Engineers, and the Mission and Installation Contracting Command. Frank acquired Aztec in 2006 with no capital and only two employees. Now he employs 25 full time and provides internship opportunities. Sales have grown to about \$30 million annually. Aztec now qualifies for bonding in the standard surety market without SBA support.

For all contracts and subcontracts up to \$6.5 million, the SBA guarantees bid, payment, performance, and ancillary bonds issued by surety companies. For federal contracts up to \$10 million, the SBA makes a guarantee if it's in the best interest of the government.

The SBA reimburses surety companies in case of default 90% of losses sustained for veteran & service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses; all projects up to \$100,000 and 80% for all other small businesses.

Need a surety bond guarantee fast?

For contracts under \$400,000, the process is streamlined using the SBA's QuickApp program.

- » easy application
- » no need to submit financials to the SBA
- » online applications submitted to SBA authorized agents approved within hours



Ready to start?

The SBA partners with 36 surety companies and hundreds of bonding agents. Find authorized agents at sba.gov/osg.

Do you want to discuss the advantages of the SBA's Surety Bond Guarantee program? Contact a bonding specialist:

Tamara E. Murray
Denver, CO
(303) 927-3479

Kevin Valdes
Seattle, WA
(206) 553-7277

Jennifer C. Bledsoe
Washington, DC
(202) 205-6153

CONTRACTING

Doing Business with the Government



How I Did It

COURTESY OF THE SEA

Taking the Helm

Jennifer Rahn steers Admiral Engineering and Manufacturing to success as a government subcontractor.

WRITTEN BY MICAELA MORRISSETTE



Jennifer Rahn was first hired as an office assistant at Phoenix, Arizona-based Admiral Engineering and Manufacturing Co. Rising to the top in a sector dominated by men, Rahn's career sounds a lot like the classic American success story. She got there with the help of a mentor and business growth earned as a federal government subcontractor.

For 16 years, Rahn worked side-by-side with then-owner David Schlosser, who became her mentor. Rahn says she learned "everything it takes to run a machine shop. I naturally just picked it up and wanted it."

The learning curve was steep—Admiral specializes in complex machined parts for industries including aerospace and communications—and Schlosser expected as much as he gave. "When I did something wrong, he told me, and I didn't do that again," Rahn

said, laughing.

One of their largest clients, aerospace and defense company L3 Technologies, nominated Admiral for the SBA Subcontractor of the Year award. As a subcontractor for L3 Technologies, Rahn said she gets great satisfaction from knowing soldiers are able to communicate with their leaders because of parts her company has made.

When Schlosser decided to retire, he asked Rahn to purchase Admiral.

"He did not want to sell to a corporation that would bring in their own people or end up foreclosing," Rahn says. "Then all your hard work is gone. I agreed because it was everything I had spent my life working on, too."

In September 2017, she took over as owner and president. Ownership transition poses a unique set of challenges. Rahn wanted to maintain relationships with her existing clients, which include

5 Tips for Success:

Find a mentor.

I had a great mentor in my company, and I reached for opportunity when it was in front of me.

Always move forward.

The SBA has educational resources to improve your business know-how. To learn more about government contracting and SBA certification programs, call your local SBA district office or procurement center representative.

Compete smart.

See if your company can use the SBA Subcontracting Network database, https://eweb1.sba.gov/subnet/client/dsp_Landing.cfm. SubNet connects businesses with subcontractors & small businesses with contract opportunities.

Know your industry.

I see everything; I have my hands in everything. I don't want to expand to where I can't do that anymore.

Build a team.

Everybody feels like this is our work family. My employees are as big a part of my company as I am, so I make sure they know that.

major government contractors. She's grateful prime contractors have incentive to subcontract with small business, and that helps businesses like Admiral.

Rahn has plans to grow, but not in the typical ways. She's investing in replacing equipment, enhancing efficiency and productivity while leading Admiral into new arenas like 3D printing. Because of the stability provided by being a government subcontractor, she's able to do all of this. ■






How to do business with the government

- 1** Identify your product or service number at **naics.com**.
- 2** Search the FedBizOpps database (**fbo.gov**) to see if any federal agencies are looking for your product or service.
- 3** Attend an SBA district office workshop on contracting. Visit **sba.gov/localassistance** to find your local office.
- 4** Talk to a local Small Business Development Center counselor (see page 8) or visit a Procurement Technical Assistance Program adviser. Find your closest center at **aptac-us.org**.
- 5** Obtain a free DUNS number at **fedgov.dnb.com/webform**.
- 6** Register with the System for Award Management (**sam.gov**) to start doing business with the government.
- 7** Are you eligible for SBA certification programs? Read more about the 8(a), woman-owned small business, and HUBZone programs. Find out if you are eligible and upload all required documents to **certify.sba.gov**.



Government Contracting

Is it right for you? Government contracting can be a valuable tool to grow your small business, but it isn't for everyone. Complete the following readiness assessment to help you decide whether your company can successfully compete for government contracts.



1 Does the government buy the product or service that you sell?

-  Continue to question 2.
-  Government contracting may not be for you at this time.
-  Start with your local SBA district office. If you can't identify at least three federal agencies that might buy what you sell, contracting might not be right for you.



2 Are you capable of fulfilling a government contract (e.g., time, staffing, and materials)?

-  Continue to question 3.
-  Your local SBA district office can help you gauge ramp-up time and other factors that contribute to government contracting success.



3 Confirm your answer to all of the following:

- Is the majority owner(s) a U.S. citizen?
 - Does your company have a place of business in the U.S.?
 - Is your business organized for profit?
 - Does your business generate revenue?
-  Continue to question 4.
 -  These are requirements for participation in government contracting programs.




6 Do you have cash on hand to purchase working inventory, if needed?

-  Continue to question 7.
-  Talk to an SBA Lender about getting a line of credit or a loan to do business with the government.



5 Do you have an accounting system that produces financial statements, such as profit and loss statements, balance sheets, and cash flow projections?

-  Continue to question 6.
-  Before you get into government contracting, make sure your accounting system is compatible with the government's requirements.



4 Are you credit worthy?

-  Continue to question 5.
-  Visit an SBA Resource Partner for tips on repairing your credit.
-  Talk to an SBA Lender about how to build credit.

7 Do you already have federal/state/local government contracting experience?



-  Continue to question 8.
-  If you don't yet have contracting experience, you won't reap the full benefit of opportunities like the 8(a) Business Development Program. You can participate in the 8(a) program once, so make sure it's the right time for you.

8 Do you know where to find contracting opportunities?

-  Continue to question 9.
-  Ask an SBA business opportunity specialist for help.

9 Make sure you have:

- a DUNS number
- the NAICS codes and size standards for your industry
- SAM registration

-  Continue below.
-  This is a requirement for participation in some government contracting programs.

It sounds like you may be a good fit for government contracting!
Visit your local SBA district office or sba.gov/contracting for more information.

SBA Certification Programs

Your business could earn profit and gain valuable work experience by providing goods or services to the government.



COURTESY OF THE SUNDANCE CONSULTING

◀ HOW THE SBA HELPED ME SUCCEED

September Myres knew that becoming a government contractor would empower herself and other native peoples, while also growing her small business to the next level. She sought business development assistance from the SBA, qualifying for the SBA 8(a) Business Development Program, which helps small disadvantaged businesses compete in the federal marketplace. This program helped September strategically grow her company to become a competitive force in the environmental services industry. Sundance Consulting of Pocatello, ID has won contracts from the Army Corps of Engineers and the U.S. Forest Service. She has continually secured Department of Defense contracts to improve Native American lands adversely affected by past department activities. September often assists Native American tribes and Alaska Native villages with developing projects and community plans.

American Indians, Alaska Natives, and native Hawaiians seeking entrepreneurial development training can start, grow, and expand their business with the help of the SBA, [sba.gov/naa](https://www.sba.gov/naa). The Office of Native American Affairs also consults with tribal governments prior to finalizing SBA policies affecting tribes.

Socially disadvantaged: those subjected to racial or ethnic prejudice or cultural bias without regard to their individual qualities because of their identity as members of certain groups. The following groups often fit this status: Black Americans, Native Americans, Alaska Natives, Native Hawaiians, Hispanic Americans, Asian Pacific Americans, and Subcontinent Asian Americans. A person who is not a member of one of these groups must establish that it is more likely than not that he or she has suffered social disadvantage.

Economically disadvantaged: those whose ability to compete in the marketplace has been impaired because they have not had as much capital and credit opportunities compared to others in the same or similar line of business.

The benefits of the 8(a) program:

- » You are assigned an SBA professional to help coordinate business development assistance.
- » You could be awarded an 8(a) sole-source contract up to \$4 million for goods and services, \$7 million for manufacturing, exceptions apply.

8(a) small business that can provide the needed services. This is an accelerated process saving time for both you and the government agency or office.

All Small Mentor-Protege Program

Looking for an opportunity to partner with a more experienced firm for mentorship? That effort can be rewarded in the All Small Mentor-Protege Program, [sba.gov/allsmallmpp](https://www.sba.gov/allsmallmpp). At the same time you're gaining invaluable direction and experience, you and your mentor can compete for government contracts, further growing your business. To qualify for this program:

- » Proteges must have a mentor prior to applying for the program. Visit your local SBA office for guidance. Ask about the SBA's Resource Partners and the Procurement Technical Assistance Program for help in connecting you with a mentor business.

Contracting certification programs are designed to help you better compete for and win federal contracts set aside for small businesses. Visit [sba.gov/contracting](https://www.sba.gov/contracting) to learn more about set-asides and whether one or more of these government certification programs is right for your business. To see if you are eligible and then certify as a woman-owned, HUBZone, 8(a), or All Small business, visit [certify.sba.gov](https://www.certify.sba.gov).

8(a) Business Development Program

If you're an entrepreneur who is socially or economically disadvantaged, you may be eligible to receive business training and government contracting assistance through the 8(a) Business Development Program, [sba.gov/8a](https://www.sba.gov/8a). It includes free business development

education, training workshops, and match-making opportunities with federal buyers. Firms owned by Alaska Native Corporations, Indian tribes, Native Hawaiian organizations, and Community Development Corporations are also eligible for 8(a) business development assistance.

To be eligible for the 8(a) program, your small business must:

- » be owned and controlled by U.S. citizens who are socially and/or economically disadvantaged
- » demonstrate at least a two-year track record and have potential for continued success
- » have a net worth and adjusted gross income of less than \$250,000 and assets under \$4 million

- » You must be certified as a small business within your NAICS industry classification (naics.com).
- » Mentors and proteges must be organized for profit or as an agricultural cooperative.
- » Mentors cannot own more than 40% equity in the protege's business.
- » An SBA determination of affiliation must not exist between the mentor and the protege. All Small-approved partnerships receive an exclusion of affiliation for contracting purposes.

HUBZone

Businesses located in Historically Underutilized Business Zones, sba.gov/hubzone, can gain special access to federal contracts. To qualify for the certification, your small business must:

- » be owned and controlled by U.S. citizens, a Community Development Corporation, an agricultural cooperative, Indian tribal government, Alaska Native Corporation, or a Native Hawaiian organization
- » have a principal office located in a HUBZone, which includes Indian reservations and military facilities closed by the Base Realignment and Closure Act. Enter your address in our interactive map, maps.certify.sba.gov/hubzone/map, to see if you qualify.
- » have at least 35% of your employees living in a HUBZone



Service-Disabled Veterans

If you're a service-disabled veteran looking to enter the federal marketplace, you may be eligible for this small business certification. To determine your eligibility, contact a veterans business development officer at your local SBA office, or the SBA's Office of Veterans Business Development, sba.gov/ovbd. After you have set up to do business with the government in sam.gov, update your status as a service-disabled veteran business. Keep in mind, the SBA does not officially certify this designation, so when a contract awarded based on this eligibility is protested, the SBA will determine if your business meets the eligibility status, ownership, and control requirements.

Women-Owned Small Business Certification

If you're a woman proprietor looking to sell to the federal government, you may be eligible for the Women-Owned Small Business certification, sba.gov/wosb.

Here's how to get certified:

1. Make sure you're eligible

- Your business must be at least 51 percent owned and controlled by one or more women who are U.S. citizens. The ownership must be direct and unconditional.
- A woman must hold the highest officer position and have managerial experience required to run the business.
- One or more women must manage the daily business operations on a full-time basis and conduct long-term decision making and planning.

To qualify as an economically disadvantaged woman-owned small business, your company must meet these criteria and the business owner and/or manager must meet certain income and asset requirements.

2. Register

- Register with the System for Award Management (sam.gov) to start doing business with the government.

3. Certify

Self-certify as a woman-owned small business or an economically disadvantaged woman-owned small business for free, or obtain certification from one of the SBA's approved third-party certifiers (which costs a fee):

- El Paso Hispanic Chamber of Commerce
- National Women Business Owners Corporation
- U.S. Women's Chamber of Commerce
- Women's Business Enterprise National Council

All required documents must be uploaded to certify.sba.gov prior to submitting an offer on a contract set aside for the program.

4. Update your status

- Update your status as a woman-owned small business in sam.gov.

5. Search the database

- Search the FedBizOpps database (fbo.gov) for your new business opportunity.

An O'Fallon Casting Inc. employee at work in O'Fallon, MO. Owner Vince Gimeno grew his business thanks to expert SBA business counseling.



Get Expert Contracting & Certification Help

Federal contracting can be complex, but you don't have to do it alone. A Procurement Technical Assistance Center adviser can help you determine if your business is ready for government contracting. An adviser can also help you register in the System for Award Management (sam.gov), and see if you're eligible for any small business certifications and/or programs. One-on-one counseling is free or low cost. Visit sba.gov/localassistance to find your local SBA office or an SBA Resource Partner near you (see page 8).

Missouri PTACs

Lead Center

State Director Jana Weitkemper
410 S. Sixth St., suite 210
Columbia
(573) 882-8058
moptac.net

St. Louis PTAC

Jaymie Mitchell
315 Lemay Ferry Road, suite 116
(314) 376-5375
moptac.net

St. Louis County Extension PTAC

Don Robertson
132 E. Monroe Ave.
Kirkwood
(314) 400-7378
moptac.net

University of Missouri PTAC

Joel McNutt
500 E. Walnut
Columbia
(573) 882-9398
moptac.net

University of Missouri PTAC

Mark Christian
W1026 Lafferre Hall
410 S. Sixth St.
Columbia
(573) 884-8087
moptac.net

A man in a dark jacket and white gloves is holding a large, clear glass sphere in a workshop. He is looking up at it. In the background, there are other people working and various tools and equipment. The workshop has a high ceiling with exposed pipes and a corrugated metal wall.

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NARRATIVE

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To schedule a meeting or to learn more, contact Buddy Butler at buddy@newsouthmediainc.com or call 304.615.9884.



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